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राजपत्र, हिमाचल प्रदेश

हिमाचल प्रदेश राज्य शासन द्वारा प्रकाशित

शनिवार, 20 दिसम्बर, 2025 / 29 मार्गशीर्ष, 1947

हिमाचल प्रदेश सरकार

URBAN DEVELOPMENT DEPARTMENT

NOTIFICATION

Shimla-2, the 17th December, 2025

No. UD-F(10)-9/2016-1.—The Governor of Himachal Pradesh is pleased to notify the **"Mukhya Mantri Laghu Dukandar Kalyan Yojana–Shahri"** appended with this notification as

Annexure–A, in all Urban Local Bodies (ULBs) of Himachal Pradesh, for providing financial assistance to small shopkeepers. This scheme shall come into force from the date of publication of this notification in the Rajpatra (e-Gazette), Himachal Pradesh.

By order,

DEVESH KUMAR,
Pr. Secretary (UD).

Annexure-A

Mukhya Mantri Laghu Dukandar Kalyan Yojana (Urban)

1. Background:

There are many small traders in urban areas of Himachal Pradesh who are earning their livelihood by doing business in the state. These traders are not financially capable and neither do they get any financial help to expand their business. Due to all these reasons, the small shopkeepers of the state are not able to expand their business and have to make their living in the same business. Keeping these problems in mind, the Himachal Pradesh Chief Minister Small Shopkeeper Welfare Scheme has been started by the Himachal Pradesh government in rural areas of the State from the year 2023 and in the budget speech of the Chief Minister for 2025-26, the scheme shall be expanded in urban areas of the State.

2. Objective:

The Government is expanding by relaxing the "Mukhya Mantri Laghu Dukandar Kalyan Yojana" for small fruit and vegetable vendors, tea stall owners, barbers, paanshops, cobblers, chaat shop owners and vendors, small dhaba owners and other small retail shopkeepers in urban areas of the State. Under this scheme, distressed small shopkeepers with an annual turnover of less than ₹10 lakh will be provided with One-Time Settlement (OTS) facility of up to ₹1.00 lakh through banks to be borne by the State Government. This scheme will enable vendors to expand their business activities. It will not only improve the financial conditions of these vendors but also play a crucial role in empowering Small traders of the State and strengthening the economy.OTS aims to help borrowers clear their debt and prevent further legal action, while also allowing lenders to recover some of their funds and manage their NPA portfolios.

3. Benefits of the scheme:

i. **OTS facility**: One Time Settlement (OTS) facility through banks shall be provided to small distressed shopkeepers who have availed business loan from banks and have been declared Non Performing Assets (NPA) by the banks shall be eligible under the scheme.

ii. Beneficiaries who have outstanding amount (including Principal and interest) upto ₹1 lakh shall be provided OTS facility upto ₹1 lakh through banks which shall be borne by the State Government to settle the total outstanding dues.

iii. The facility shall also be applicable to Small Shopkeepers declared as NPA who have outstanding dues more than Rs. 1 lakh provided they are ready to pay the remaining outstanding amount above Rs 1 lakh by themselves.

iv. However, maximum loan amount taken by beneficiary shall not be more than Rs.10 .00 lakh.

*For example, a Small Shopkeeper who has outstanding of Rs.10 lakh (both principal and interest) and has been declared NPA by bank, the Government may provide 1 Lakh as OTS amount if and only if the small shopkeeper agrees to pay remaining dues of Rs. 9 lakh at the time of settlement.

4. Applicability of the scheme:

i. The scheme is applicable to Small Shopkeepers (Laghu Dukandars) running their business in the urban areas of the State.

ii. Small Shopkeepers who have availed the loan in the form of term loan or working capital since 01-04-2020 till 31-03-2025 and could not pay back loans and have been declared as NPA by banks will only be eligible to get the scheme benefit.

iii. Maximum loan amount taken by beneficiary shall not exceed Rs. 10.00 lakh.

iv. The scheme will not, however, cover cases of wilful default, fraud and malfeasance. Banks shall identify cases of wilful default, fraud and malfeasance so that only the deserving person gets the benefit. Cases of wilful default, fraud and malfeasance will not be covered.

v. Any sort of loan without collateral shall only be covered under the scheme.

vi. Any sort of loan covered under CGTMSE or any other guarantee trust shall only be eligible to be processed under the scheme if and only if the remaining loan amount (other than CGTMSE covered amount) is less than Rs. 1 lakh including interest levied and bank to ensure & certify to this effect so that duplicity of benefits to the concerned applicant is avoided.

5. Eligibility criteria for the Scheme:

- Applicant should be a Permanent Resident of Himachal Pradesh
- The annual turnover of the applicant should be less than ₹ 10 lakh to be eligible for the scheme.
- The applicant who have availed business loan from any of the banks/ financial institutions and have been declared NPA by the banks/ financial institution.
- The scheme is applicable to small shopkeepers who are above 18 years in age at the time of filling the application under the scheme.
- No member of the family of the applicant should be in regular government service under the State or Central Government, or any other government entity.

- Applicant should be a Small Shopkeeper belonging to any of the following Occupation:

1. Cobbler shops
2. Tailor shops
3. Mobile repairing shops
4. Garage owners
5. Tea stall/ Dhaba owners
6. Cutlery store owners
7. Grocery store owners
8. Barbers
9. Street Vendors (Fruit, Vegetable sellers & other item sellers)
10. Any other small shopkeeper as deemed fit as per aforesaid criteria

6. Documents Required:

Following documents are required to be submitted by the applicant while applying:

- Domicile/ Residence Proof of Himachal Pradesh
- Aadhar Card
- Bank Account and Loan Account Details
- Mobile Number linked with Aadhar.
- Passport Size Photo
- Documents Related to Occupation e.g. license of shop/ vending.
- Annual Turnover proof of less than □10 lakh (certified by CA or copy of ITR filed in previous financial year)
- Income proof in case ITR not filed

7. Process of application:

i. The Applicant is required to submit application in the format provided at **Annexure-'A'-I,** along with necessary required documents to the ULBs.

ii. The completed application form shall be verified by the concerned Municipal Commissioner/ Executive Office/ Secretary of the ULB and forward the same to banks for necessary approval.

iii. The application form recommended by the concerned ULB shall be examined by the Financial Institution.

iv. In case, application is accepted, the financial institution shall calculate the OTS amount against the total outstanding including principal and interest charged and submit the claims to Urban Development department on monthly basis. No interest shall be charged by the banks for the intervening period *i.e.* the period from date of filing application by applicant to the Bank/ULB till the fund is released to bank for OTS.

v. The banks shall deposit the relevant amount in suspended loan account of the applicant within 7 working days after receiving the funds from Urban Development Department. The NPA account must be closed thereafter and submit report to Urban Development Department and concerned ULB.

vi. In case applicant is having outstanding dues more than 1 lakh and is willing to avail the facility of OTS, the banks shall ask the applicant to deposit the excess amount (outstanding dues above Rs. 1 lakh) in suspended account and only after that bank shall raise the demand for OTS accordingly to Urban Development Department.

vii. In case, the application is rejected, the financial institution shall intimate the same to the applicant with reasons thereof.

viii. The financial institution shall not charge any administrative charges/ processing or any other fee from the applicant.

8. Claims to Financial Institutions:

i. All Financial Institutions shall be able to claim the OTS amount including interest as per actual charged to beneficiary.

ii. There will be a Nodal Bank for disbursement of OTS amount

iii. The Financial Institution will demand the OTS amount on a monthly basis from the Nodal Bank.

9. Process of claims for OTS amount:

i. The Nodal Bank shall consolidate the OTS amount and forward the same to Director, Urban Development Department on monthly basis.

ii. Director, Urban Development shall draw the money from a specified head of account to be approved by Finance Department and deposit the same in Nodal Bank account for further distribution to Financial Institutions.

iii. The Nodal Bank will make a random check of 5% cases for verification of interest levied and claimed by the financial institution;

a. In case the Nodal bank detects any anomaly in such checks, it shall bring it to the notice of the Financial Institution.

b. The Financial Institution will make such corrections as required to remove the anomaly.

c. In case the Nodal Bank is not satisfied with the action taken by the Financial Institution, it shall bring it to the notice of the department.

d. The Department shall, after providing an opportunity of being heard, take such steps as is required to remove the anomaly.

10. Integrated IT application architecture:

An Integrated IT Platform will be developed by the department for administration of the scheme. This Portal will provide one stop solution for administration of the scheme. The IT

Platform will develop shopkeepers/vendors data bases across the ULBs and lending institutions so as to make the whole process transparent, speedy and effective.

11. Administrative Structure:

An Administrative structure will be setup at State and District level for implementation and monitoring of the scheme which will consists of following:

State Level Monitoring Committee.— A State level monitoring committee shall be formed under the Chairmanship of ACS/Pr. Secretary/Secretary, Urban Development to monitor the progress of the Scheme. The Committee shall consist of members from Finance, Industries, Planning, SLBC/ Nodal Bank and other important departments, if required.

State Level Technical Cell.—A State Level Technical Cell shall be setup at Directorate of Urban Development, Shimla for coordination with various stakeholders and development of web based portal for the Scheme, comprising of following experts:

- Finance Expert (1)
- IT/ MIS Expert (1)

ULB level Monitoring Committee.—A ULB Level Scheme Monitoring Committee shall be formed under the Chairmanship of Municipal Commissioner/ EO/ Secretary as the case may be to monitor the progress of the scheme.

12. Rights of State Government/ Financial Institutions:

i. If State Government, /Financial Institution concerned is satisfied that the grant to an enterprise has been obtained by misrepresenting an essential fact, furnishing of false information, the unit would be liable to refund the grant after being given an opportunity of being heard failing which recovery would be made as arrears. The decision of Director, Urban Development shall be final in this regard.

13. Power to amend and/ or relax/ repeal any provisions of the Scheme:

Notwithstanding anything contained in any of the provisions of this Scheme, the State Government may at any time:

i. Make any amendment to this Scheme or repeal it

ii. Make any relaxation in applying for the provisions of this Scheme on merits of each case, as the State Government may consider necessary and appropriate.

iii. Impose any conditions in addition to the provisions of this Scheme on merits of each case, as the State Government may consider necessary and appropriate.

14. Dispute Resolution:

i. If any dispute arises out of the interpretation of this Scheme, the matter will be referred to the ACS/Pr. Secretary/Secretary (UD) to the Government of Himachal Pradesh, whose decision shall be final and binding on all.

Annexure-'A'-I

SELF DECLARATION-CUM-APPLICATION FORM FOR ONE TIME SETTLEMENT(OTS) UNDER "MUKHYA MANTRI LAGHU DUKANDAR KALYAN YOJANA- URBAN"

1. Name of the Applicant/ Loanee: _____

2. Date of Birth/ Age:_____

3. Whether Permanent resident of Himachal Pradesh (Yes/ No): _____

4. Address: _____

5. Mobile Number: _____

6. Type/ Category of Shop: _____

7. Annual Turnover of the applicant (INR) (certified by Chartered Accountant/ copy of ITR filed in previous year/ Income proof may be attached):_____

8. Whether employed in any Central/ State Government or any other Government entity (Yes/ No): _____

9. Loan details (Details of Non-Performing Assets (NPAs) to be provided:

Sl. No.	Amount Availed	Bank Name	Bank Branch
1.			
2.			
Total			

10. Total Repayment made by applicant (As per Books of Accounts/Records of Loanee): _____

11. Total outstanding liability as on date of application:

Principal (INR)	Interest (INR)	Total (INR)

12. Whether applied for settlement under separate OTS Scheme, if yes, please mention the Scheme & date of OTS application_____

13. Whether any facility of settlement of loan availed from the Bank/ Other Public Financial Institutions (Yes/No). If yes, please mention below details:

Year of settlement	Amount Settled	Whether paid in full (Yes/ No)

14. Brief History of the applicant:

15. Reasons for non-payment of bank loans as detailed at Sl. No. 9:

16. Declaration and Affirmation:

I. I do hereby confirm that I am fully aware of the provisions of the Mukhya Mantri Laghu Dukandar Kalyan Yojana and consciously applying for settlement of my loan dues under this Scheme.

II. I have not defaulted wilfully in repayment of my dues to the bank and no portion of my income was diverted either for creation of assets or by way of investment in other ventures, either in my name or in the name of any other person(s).

III. I have not committed any fraud or malfeasance while taking the loan for creating security or during the currency of the loan.

IV. I……..…….…….……son/daughter of Shri……..……Age…….years…….…….. resident of……...
do hereby affirm and declare that the information given above and in the enclosed documents is true and correct to the best of my knowledge and belief and nothing material has been concealed therein. I am well aware that concealment of facts and giving false information is punishable offence and in case I am guilty of giving false information or concealment of facts herein, I will be liable to be punished with imprisonment and / or fine as per the relevant provisions of law. I also undertake that the benefits availed by me by furnishing such false information or concealment of the facts shall be liable to be summarily withdrawn.

Signature:_____

Full name in Capital Letters:_____

Place:_____

CHANGE OF NAME

I, Kalpna Thakur w/o Sh. Ajay Kumar, r/o Village Ludhwin, P.O. Patta, Tehsil Bhoranj, Distt. Hamirpur (H.P.) declare that I have changed my minor son's name from Advik Verma to Anagh Thakur for all purposes in future. Please note.

KALPNA THAKUR
w/o Sh. Ajay Kumar,
r/o Village Ludhwin, P.O. Patta,
Tehsil Bhoranj, Distt. Hamirpur (H.P.).

CHANGE OF NAME

I, Parmod Kumar s/o Bansi Ram, r/o VPO Majhwar, Tehsil Ghumarwin, Distt. Bilaspur (H.P.) declare that I have changed the name of my minor son Lavis Thakur aged 10 years and he shall hereafter be known as Ashish Kumar.

PARMOD KUMAR
s/o Bansi Ram,
r/o VPO Majhwar, Tehsil Ghumarwin,
Distt. Bilaspur (H.P.).

CORRECTION OF NAME

I, Neeta Devi w/o Sh. Ram Asra, r/o Village Chukath, Tehsil Bihru Kalan, District Una (H.P.) hereby declare that my name has been wrongly mentioned as Anita Devi in my Aadhar Card. Therefore, it should be corrected to Neeta Devi in my Aadhar Card. Kindly note the relevant information.

NEETA DEVI
w/o Sh. Ram Asra,
r/o Village Chukath,
Tehsil Bihru Kalan,
District Una (H.P.).

CHANGE OF NAME

I, Judhya Devi w/o Roshan Lal, r/o Kenehar, P.O. Pipli, Tehsil Joginder Nagar, District Mandi (H.P.) declare that I have changed my name from Ajudhya to Judhya Devi. Please may note all the concerned.

JUDHYA DEVI
w/o Roshan Lal,
r/o Kenehar, P.O. Pipli,
Tehsil Joginder Nagar,
District Mandi (H.P.).

CORRECTION OF NAME

I, Shamsher Singh Rana s/o Parmeshwari Dass, r/o VPO Moondhi, Tehsil Palampur, Distt. Kangra (H.P.) declare that in my service record of Bank of India my wife's name is wrongly entered as Kamlesh Kumari but her correct name is Kamla Devi. Concerned note.

SHAMSHER SINGH RANA
s/o Parmeshwari Dass,
r/o VPO Moondhi, Tehsil Palampur,
Distt. Kangra (H.P.).

CHANGE OF NAME

I, Sundeep Sharma (New Name) Address: s/o Narayan Dutt, Tehsil Theog, Deothi (97), P.O. Chhaila, Distt. Shimla (H.P.)-171220 declare that I have changed my name from Sandeep Sharma (Previous Name) to Sundeep Sharma (New Name). All concerned please may note.

SUNDEEP SHARMA
s/o Narayan Dutt,
Tehsil Theog, Deothi (97),
P.O. Chhaila, Distt. Shimla (H.P.).

CORRECTION OF NAME

I, Chiranji Lal s/o Suresh Kumar, Village Shodhadhar, P.O. Janjehli, Tehsil Thunag Bung (433), P.O. Janjehli, Distt. Mandi (H.P.)-175047 declare that I have changed my minor son's correct name is Umang and wrongly recorded in his Aadhar No. 4798 7414 3089 as Ankush.

CHIRANJI LAL
s/o Suresh Kumar,
Village Shodhadhar, P.O. Janjehli,
Tehsil Thunag Bung (433), P.O. Janjehli,
Distt. Mandi (H.P.)-175047.

CORRECTION OF NAME

I, Savitri Devi w/o Pirthi Singh, Village Aund, P.O. Aundh, Tehsil Nurpur, Distt. Kangra (H.P.) declare that my name Savitri Devi is wrongly entered in my Aadhar Card, my correct name is Sumitra Devi as per my son's academic documents & other documents, please note.

SAVITRI DEVI
w/o Pirthi Singh,
Village Aund, P.O. Aundh,
Tehsil Nurpur, Distt. Kangra (H.P.).

CORRECTION OF NAME

I, Devender Kumar Sharma s/o Sh. Amar Chand, r/o V.P.O. Bhadarwar, Tehsil Sarkaghat, Distt. Mandi (H.P.)-175049 declare that in Matric & 12th class certificate of my son Kshitij Sharma, my name is wrongly entered as Devender Kumar respectively. Whereas my correct name is Devender Kumar Sharma. Please all note.

DEVENDER KUMAR SHARMA
s/o Sh. Amar Chand,
r/o V.P.O. Bhadarwar, Tehsil Sarkaghat,
Distt. Mandi (H.P.)-175049.

CORRECTION OF NAME

I, Surender s/o Godawari, r/o Village Bramang, P.O. Mohal, Tehsil Bhunter, Distt. Kullu (H.P.) declare that my son's name is wrongly entered as Vehyan instead of Vihaan in his Aadhar Card. Concerned note it.

SURENDER
s/o Godawari,
r/o Village Bramang, P.O. Mohal,
Tehsil Bhunter, Distt. Kullu (H.P.).

CORRECTION OF NAME

I, Chuhar Singh (84 years) s/o Sh. Nihal Singh, r/o Village Patta Jattiyan, P.O. Jakhara, Tehsil Fatehpur, District Kangra (H.P.) declare that in the Gram Panchayat and Himachali certificate record my name is mentioned as Chuhar Singh which is correct. Whereas in Aadhar Card my name is wrongly mentioned as Churad Singh. Therefore, my name should be changed from Churad Singh to Chuhar Singh. All concerned note it.

CHUHAR SINGH
s/o Sh. Nihal Singh,
r/o Village Patta Jattiyan, P.O. Jakhara,
Tehsil Fatehpur, District Kangra (H.P.).

CHANGE OF NAME

I, Anil Kumar Dass aged about 35 years s/o Sh. Sunil Kumar, r/o Ward No. 2, Nalagarh, Distt. Solan (H.P.) declare that as per school record, voter I card my correct name is Anil Kumar Dass but in Aadhar Card my name is wrongly written as Anil Kumar. Anil Kumar Dass and Anil Kumar is one and the same person.

ANIL KUMAR DASS
s/o Sh. Sunil Kumar,
r/o Ward No. 2, Nalagarh,
Distt. Solan (H.P.).

CORRECTION OF NAME

I, Nirjla Devi w/o Sh. Amit Kumar, r/o VPO Sulkhan, Tehsil Bhoranj, Distt. Hamirpur (H.P.) declare that in Aadhar Card of my minor son his name is wrongly entered as Arav Kumar Ranout. Whereas his correct name is Aarav Kumar Ranout. He shall be known as Aarav Kumar Ranout for all purposes in future. Please note.

NIRJLA DEVI
w/o Sh. Amit Kumar,
r/o VPO Sulkhan, Tehsil Bhoranj,
Distt. Hamirpur (H.P.).

CORRECTION OF NAME

I, Tara Devi w/o Sh. Rattan Lal, r/o Village Gawata, P.O. Dhirwin, Tehsil Bhoranj, Distt. Hamirpur (H.P.) declare that in my Aadhar Card my name is wrongly entered as Taran Devi. Whereas my correct name is Tara Devi. I shall be known as Tara Devi for all purposes in future. Please note.

TARA DEVI
w/o Sh. Rattan Lal,
r/o Village Gawata, P.O. Dhirwin,
Tehsil Bhoranj, Distt. Hamirpur (H.P.).

CORRECTION OF NAME

I, Mahesh Kumar s/o Gyan Singh, r/o Village Kharki Behar, P.O. Katrain, Tehsil & Distt. Kullu (H.P.) declare that my son's name is wrongly entered as Shubham instead of Shubham Bodh and father's name is wrongly entered is Mahesh instead of Mahesh Kumar and also mother's name as Shanti instead of Shanti Devi in my son's ICSE Matriculation certificate under unique Id 7924229. Concerned note it.

MAHESH KUMAR
s/o Gyan Singh,
r/o Village Kharki Behar,
P.O. Katrain, Tehsil & Distt. Kullu (H.P.).

CHANGE OF NAME

I, Madhu Sharma d/o Sh. Panna Lal, r/o Pauchi (154/1), Galani, Shimla, Kumarsain (T), (H.P.)-172024 hereby declare that I have changed my name from Madhu Sharma (Old Name) to Kumari Madhu Bala (New Name). All concerned please may note.

MADHU SHARMA
d/o Sh. Panna Lal,
r/o Pauchi (154/1), Galani, Shimla,
Kumarsain (T), (H.P.)-172024.

CORRECTION OF NAME

I, Mangla Devi Sharma w/o Raghwa Nand Sharma, r/o Village Jughchowki, P.O. Nagjubber, Tehsil Theog, District Shimla (H.P.)-171212 hereby solemnly affirm and declare that in certain record/document, my name is incorrectly written/printed as Mangla Sharma, whereas my correct name is Mangla Devi Sharma. That both names are of same person, *i.e.,* myself, Mangla Devi Sharma.

MANGLA DEVI SHARMA
w/o Raghwa Nand Sharma,
r/o Village Jughchowki, P.O. Nagjubber,
Tehsil Theog, District Shimla (H.P.)-171212.

CHANGE OF NAME

I, Lal Singh s/o Sh. Hukam Singh, r/o Village Kayari, P.O. Kayari Gundhan, Tehsil Shillai, Distt. Sirmaur (H.P.) declare that I have changed my daughter's name from Annaya Thakur (previous name) to Ananya Thakur (New Name). All concerned please may note.

LAL SINGH
s/o Sh. Hukam Singh,
r/o Village Kayari, P.O. Kayari Gundhan,
Tehsil Shillai, Distt. Sirmaur (H.P.).

CHANGE OF NAME

I, Yoginder Kumar s/o Tika Ram Sharma, Village Brimu, Tehsil Treog, Dharampur (218), Shenla (H.P.)-171201 declare that I have changed my minor daughter's name from Sharddha (Old Name) to Shraddha (New Name). All concerned please may note.

YOGINDER KUMAR
s/o Tika Ram Sharma,
Village Brimu, Tehsil Treog,
Dharampur (218), Shenla (H.P.)-171201.

CHANGE OF NAME

I, Mahendar (New Name) s/o Home Bahadur, c/o Sukh Chain, Village Nera Ghati, Tehsil Kotkhai, Kiyari (106), Shimla (H.P.)-171204 declare that I have changed my name from Mahender (Previous Name) to Mahendar (New Name). All concerned please may note.

MAHENDAR
s/o Home Bahadur,
c/o Sukh Chain, Village Nera Ghati,
Tehsil Kotkhai, Kiyari (106),
Shimla (H.P.)-171204.

CORRECTION OF NAME

I, Kapil Kanwar s/o Shri Veer Singh Kanwar resident of Kanwar Kutir, Middle Sangti, Summer Hill, Shimla-171005, (H.P.) declare that I have changed my daughter's name from Hasrat Kanwar (Previous Name) to Hiral Kanwar (New Name). All concerned please may note.

KAPIL KANWAR
s/o Shri Veer Singh Kanwar,
Middle Sangti, Summer Hill , Shimla-171005 (H.P).

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